BI (Official Form 1 1288 15-05386 Doc 1	Filed 02/18/15	Entered 02/1	.8/15 11:52:17	Desc Main
United States Bankruptcy Dogument Page 1 of 9				
Name of Debtor (if individual, enter Last, First, Middle):	Name of Debtor (if individual, enter Last, First, Middle):			Aiddle):
All Other Names used by the Debtor in the last 8 years				•
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):		
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN (if more than one, state all):	N)/Complete EIN	Last four digits of S (if more than one, s		xpayer I.D. (ITIN)/Complete EIN
Street Address of Debtor (No. and Street, City, and State):	3 }-	Street Address of Jo	oint Debtor (No. and Stree	ı, City, and State):
16809 S. Ridge Pand A	ive 1 +			
Chicago IC Lover	ZIP CODE			ZIP CODE
County of Residence of of the Principal Place of Business:	ΩK	County of Residence	County of Residence or of the Principal Place of Business:	
Mailing Address of Debtor (if different from street address):		Mailing Address of	Joint Debtor (if different	from street address):
	ZIP CODE			Manufacture of the Control of the Co
Location of Principal Assets of Business Debtor (if different fi				ZIP CODE
				ZIP CODE
Type of Debtor (Form of Organization) (Check one box.)	Nature of (Check one box.)	Business		nkruptcy Code Under Which is Filed (Check one box.)
Individual (includes Joint Debtors)	Health Care Busi		Chapter 7	Chapter 15 Petition for
See Exhibit D on page 2 of this form.	11 U.S.C. § 101(	l Estate as defined in 51B)	Chapter 9 Chapter 11	Recognition of a Foreign Main Proceeding
Corporation (includes LLC and LLP) Partnership	Railroad Stockbroker		Chapter 12 Chapter 13	Chapter 15 Petition for Recognition of a Foreign
Other (If debtor is not one of the above entities, check	Commodity Brok	ter	Czaporis	Nonmain Proceeding
this box and state type of entity below.)	Clearing Bank Other			
Chapter 15 Debtors	Tax-Exem		1	ature of Debts Check one box.)
Country of debtor's center of main interests: (Check box, if applicable.)			Debts are primarily	consumer 🔲 Debts are
Each country in which a foreign proceeding by, regarding, or  Debtor is a tax-ex under title 26 of the		tempt organization he United States	debts, defined in 1 § 101(8) as "incurr	*·····································
against debtor is pending: Code (the Internal Revenue Code). individual primarily for a			y for a	
	1000		personal, family, o household purpose	
Filing Fee (Check one box.)		Chadaaaka	Chapter 11 De	btors
Fall Filing Fee attached.	Check one box:  Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).			
Filing Fee to be paid in installments (applicable to individuals only). Must attach		Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).		
signed application for the court's consideration certifying	g that the debtor is	Check if:		
unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.		insiders or affi	liates) are less than \$2,490	ated debts (excluding debts owed to 0,925 (amount subject to adjustment
Filing Fee waiver requested (applicable to chapter 7 indi- attach signed application for the court's consideration. S		l every three years thereaj		
		Check all applicabl  A plan is being	e boxes: filed with this petition.	
	Acceptances of	f the plan were solicited p	repetition from one or more classes	
of creditors, in accordance with 11 U.S.C. § 1126(b).  Statistical/Administrative Information  THIS SPACE IS FOR				
Debtor estimates that funds will be available for distribution to unsecured creditors.  Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for				
distribution to unsecured creditors.		o onponses para, more	will be no runds available	101
Esymated Number of Creditors				$\cap$
1-49 50-99 100-199 200-999 1,000-	5,001-	0,001- 25,001-	50,001-	Over
5,000 10,000 25,000 50,000 100,000 N 100,000 N				
Estimated Assets			☐ MOKIHEKN	ES BANKRU PTCY COURT
\$0 to \$50,001 to \$100,001 to \$500,001 \$1,000 \$50,000 \$100,000 \$500,000 to \$1 to \$10	,001 \$10,000,001 \$5	50,000,001 \$100,000 \$100 to \$500		More than TLLWOIS
million million		illion million		10 A TO 17
Estimated Liabilities		1 0	JEFFREY P.	ALLSTEADT, CLERK
\$0 to \$50,001 to \$100,001 to \$500,001 \$1,000	,001 \$10,000,001 \$5	50,000,001 \$100,000	7,001 \$300,000,00 <del>1</del> a	rentra risus / i m
\$50,000 \$100,000 \$500,000 to \$1 to \$10 million million		\$100 to \$500 illion million		\$1 billion

	Case)15-05386 Doc 1 Filed 02/18/15	Entered 02/18/15 11:52:17	Desc Main Page 2
Voluntary Petit (This page must	be completed and filed in every case.)	Pagef 2:0fr9:	
Location	All Prior Bankruptcy Cases Filed Within Last 8	Years (If more than two, attach additional shee Case Number;	**************************************
Where Filed:		Case Number:	Date Filed:
Location Where Filed:		Case Number:	Date Filed:
Name of Debtor:	Pending Bankruptcy Case Filed by any Spouse, Partner, or Af		
		Case Number:	Date Filed:
District:		Relationship:	Judge:
Exhibit A  (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)  Exhibit A is attached and made a part of this petition.		Exhibit B  (To be completed if debtor is an individual whose debts are primarily consumer debts.)  I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b).	
		X	Date)
Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?  Yes, and Exhibit C is attached and made a part of this petition.  No.  Exhibit D  (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)  Exhibit D, completed and signed by the debtor, is attached and made a part of this petition.  If this is a joint petition:			
Exhibit D, also completed and signed by the joint debtor, is attached and made a part of this petition.			
Information Regarding the Debtor - Venue  (Check any applicable box.)  Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.			
	There is a bankruptcy case concerning debtor's affiliate, general partn	er, or partnership pending in this District.	
Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.			
Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.)			
Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)			
		(Name of landlord that obtained judgment)	
		(Address of landlord)	
	Debtor claims that under applicable nonbankruptcy law, there are cientire monetary default that gave rise to the judgment for possession	ircumstances under which the debtor would be p n, after the judgment for possession was entered	permitted to cure the , and
	_		
	Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).		

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Voluntary Petition (This page must be completed and filed in every case.)	cument	Rager Beatr(9):
(1113) page must be compresed and free in every case.)	Sions	atures
Signature(s) of Debtor(s) (Individual/Joint)	7	Signature of a Foreign Representative
I declare under penalty of perjury that the information provided in this petition is true and correct.  [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.  [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).		I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding and that I am authorized to file this petition.  (Check only <b>one</b> box.)  I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
I request relief in accordance with the chapter of title 11, United specified in this petition.  X Signature of Debtor	States Code,	Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.  X  (Signature of Foreign Representative)
X Signature of Joint Debtor		(Printed Name of Foreign Representative)
Telephone Number (if not represented by attorney)  Date 02/18/2015		Date
' Signature of Attorney*		Signature of Non-Attorney Bankruptcy Petition Preparer
Signature of Attorney for Debtor(s)  Printed Name of Attorney for Debtor(s)  Firm Name		I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.
Address		
Telephone Number		Printed Name and title, if any, of Bankruptcy Petition Preparer
Date  *In a case in which § 707(b)(4)(D) applies, this signature also constitute certification that the attorney has no knowledge after an inquiry that the in the schedules is incorrect.	s a information	Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
Signature of Debtor (Corporation/Partnership)		
I declare under penalty of perjury that the information provided in this p and correct, and that I have been authorized to file this petition on debtor.  The debtor requests the relief in accordance with the chapter of title 11,	behalf of the	Address  X Signature
Code, specified in this petition.		
X Signature of Authorized Individual		Date
Printed Name of Authorized Individual	— l	Signature of bankruptcy petition preparer or officer, principal, responsible person, or
Title of Authorized Individual		partner whose Social-Security number is provided above.
Date		Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.
		If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.
		A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

B ID (Official Form 1, Exhibit D) (12/09)

### UNITED STATES BANKRUPTCY COURT

In re Sherika Chump	Case No.
Debtor	(if known)

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents a directed.

1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.

₹ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.

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□ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of:	
applicable statement.] [Must be accompanied by a motion for determination by	the court.]

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental
illness or mental deficiency so as to be incapable of realizing and making rational
decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: Should CR
Date: 2/18/2015

#### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In Re:	)	
	)	
Debtor (s)	) (	Case No.
Sherika Crump	) c	Chapter 13
	)	

#### List of Creditors

Department 07 'Ye ve nu e	100 w Randolph St Chicago IC
Federal toan S.C	
Commonwealth edison	PO BOX GIII

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## UNITED STATES BANKRUPTCY COURT

Desc Main

In re Sherika Crump Debtor	Case No
CERTIFICATION OF NOTI UNDER § 342(b) OF T	CE TO CONSUMER DEBTOR(S) HE BANKRUPTCY CODE
Certification of [Non-Attorn I, the [non-attorney] bankruptcy petition preparer signing attached notice, as required by § 342(b) of the Bankruptcy Code.	ney] Bankruptcy Petition Preparer the debtor's petition, hereby certify that I delivered to the debtor the
Printed name and title, if any, of Bankruptcy Petition Preparer Address:  X  Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social	Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person, or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
Security number is provided above.	n of the Debtor read the attached notice, as required by § 342(b) of the Bankruptcy
Code.  Sherika Crunp  Printed Name(s) of Debtor(s)	X Signature of Debtor State Date
Case No. (if known)	XSignature of Joint Debtor (if any) Date

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

### UNITED STATES BANKRUPTCY COURT

# NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <a href="https://doi.org/10.2006/journal.org/10.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

## 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335)
Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny

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your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

## Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)
Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

## 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at <a href="http://www.uscourts.gov/bkforms/bankruptcy">http://www.uscourts.gov/bkforms/bankruptcy</a> forms.html#procedure.